

Certificate Number: 16339-PAE-DE-030047626
Bankruptcy Case Number: 12-16813



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 19, 2017, at 10:46 o'clock AM EDT, Bernard Shumbusho completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 19, 2017 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor